Case 17-10782-TPA Doc 19 Filed 09/03/17 Entered 09/04/17 00:56:40 Desc Imaged

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Information to	identify the case:	are a dige = a di
Debtor 1	Cloid J. Vancise	Social Security number or ITIN xxx-xx-7988
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	Melissa M. Vancise	Social Security number or ITIN xxx-xx-0700
	First Name Middle Name Last Name	EIN
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter 13 7/26/17
Case number: 1	17–10782–TPA	

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Cloid J. Vancise	Melissa M. Vancise
2.	All other names used in the last 8 years	aka Jim VanCise	aka Melissa Hoag
3.	Address	5236 Beaver Street Springboro, PA 16435	5236 Beaver Street Springboro, PA 16435
4.	<b>Debtor's attorney</b> Name and address	John E. Nagurney Attorney Nagurney Cottage 12063 Midway Drive Conneaut Lake, PA 16316	Contact phone 814–382–3328
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566
6.	Bankruptcy clerk's office	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 814–464–9740 Date: 9/1/17
	The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. Photo ID/Delays:For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these preceedings, Please plan accordingly.		

For more information, see page 2

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Debtor Cloid J. Vancise and Melissa M. Vancise

Case number 17-10782-TPA

#### 7. Meeting of creditors Debtors must attend the meeting to October 3, 2017 at 02:00 PM Location: Bankruptcy Court Conference Room B110, be questioned under oath. In a joint U.S. Courthouse, 17 South Park Row, Erie, PA case, both spouses must attend. The meeting may be continued or adjourned to a Creditors may attend, but are not later date. If so, the date will be on the court required to do so. docket. Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting 8. Deadlines Filing deadline: 12/4/17 Deadline to file a complaint to challenge The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 1/1/18 (except governmental units): Filing deadline: 1/22/18 Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. **Deadline to object to exemptions:**The law permits debtors to keep certain property as exempt. If you Filing deadline: 30 days after the conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors 9. Filing of plan The debtor has filed a plan, a copy of which is enclosed. An initial hearing on confirmation of the plan will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors. Objections to the plan must be filed 7 days prior to the first date set for the meeting of creditors. Objections to holding the initial confirmation hearing immediately following the meeting of creditors must be filed 14 days prior to the first date set for the meeting of creditors. Any party filing an objection to the plan and/or the holding of an initial confirmation hearing immediately following the meeting of creditors must appear in person at the meeting of Any continuance will be announced at the initial hearing. No other notice will be given. Parties must check the docket to ascertain the continued hearing date, time and location. Debtors and their counsel must attend. The hearing on confirmation will be held on: 10/3/17 at 02:00 PM, Location: Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501 If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have 10. Creditors with a foreign address any questions about your rights in this case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the bankruptcy case plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. The debtor is required to timely make all payments to the trustee. The first payment is due (30) days after the Chapter 13 Plan has been filed. Any failure to make preconfirmation payments to the trustee may result in the dismissal of the case on the trustee's written or oral motion made prior to or at the plan confirmation hearing The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except 13. Discharge of debts as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you

must file a motion

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United States Bankruptcy Court
Western District of Pennsylvania

In re: Cloid J. Vancise Melissa M. Vancise Debtors Case No. 17-10782-TPA Chapter 13

### CERTIFICATE OF NOTICE

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Sep 03, 2017.
                    +Cloid J. Vancise, Melissa M. Vancise, 5236 Beaver Street, Springboro +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
db/idb
                                                                                                           Springboro, PA 16435-4440
aty
                      Philadelphia, PA 19106-1541
                    Philadelphia, PA 19100-1941
+Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsbur
+Bavview Nephrology, 350 E. Bayfront Pkwy, Unit C, Erie PA 16507-2410
                                                                                                               Pittsburgh, PA 15219-2702
14682906
14682907
                    +Bizfi Funding aka Merchant, Cash and Capital LLC,
                                                                                              460 Park Ave. South - 10th floor,
                      New York, NY 10016-7470
                    +Coml Accept, 2300 Gettysburg Rd,
14665785
                                                                      Camp Hill, PA 17011-7303
                    +Fedloan, Po Box 60610, Harrisburg, PA 17106-0610
+First Data, 265 Broad Hollow R, Melville, NY 11747-4833
+Fnb Cons Disc Co, 908 Park Ave, Meadville, PA 16335-3331
+Mantis Funding, LLC, 64 Beaver Street Suite 244, New York, NY 10004-2508
+Northwest Bank Retail Servicing, PO Box 3001, Warren, PA 16365-1101

**Northwest Consumer Disc 2307 Liberty St. Frie DA 16508-2558
14665788
14665789
14665790
14682915
14682917
                    +Northwest Consumer Dis, 3307 Liberty St, Erie, PA 16508-2558

+PNC Bank, National Association, 3232 Newmark Dr., Miamisburg, OH 45342-5421

+PNC Mortgage, PO Box 1820, Dayton, Ohio 45401-1820
14665793
14665796
14665797
14666372
                    +PRA Receivables Management, LLC, PO Box 41021,
                                                                                         Norfolk, VA 23541-1021
                    +Penelec, PO Box 16001, Reading PA 19612-6001
14665794
                    +Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
+Yellowstone Capital LLC, 30 Broad Street, Suite 1462, New York, NY 10004-2304
14665795
14682925
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                     E-mail/Text: courtnagurney@zoominternet.net Sep 02 2017 01:51:54 John E. Nagurney,
                       Attorney Nagurney Cottage, 12063 Midway Drive, Conneaut Lake, PA 16316
                     E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 02 2017 01:52:21
                                                                                                            Pennsylvania Dept. of Revenue,
                      Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust
                    +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Sep 02 2017 01:52:34
                      Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
                       Pittsburgh, PA 15222-3721
                    +EDI: CONVERGENT.COM Sep 02 2017 01:38:00
14665786
                                                                                 Convergent Outsourcing, 800 Sw 39th St.
                      Renton, WA 98057-4975
                    +EDI: DCI.COM Sep 02 2017 01:38:00
14665787
                                                                     Diversified Consultant, 10550 Deerwood Park Blvd,
                      Jacksonville, FL 32256-0596
14665791
                    +EDI: RESURGENT.COM Sep 02 2017 01:38:00
                                                                              Lvnv Funding Llc, Po Box 10497,
                    Greenville, SC 29603-0497
+E-mail/Text: bankruptcy@matcotools.com Sep 02 2017 01:53:04
14665792
                                                                                                           Matco Tools, 4403 Allen Rd,
                       Stow, OH 44224-1096
14673014
                    +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 02 2017 01:52:20
                      Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
                    Harrisburg, PA 17128-0946
+EDI: PRA.COM Sep 02 2017 01:38:00
14665798
                                                                        Portfolio Recovery Ass. 120 Corporate Blvd Ste 1.
                     Norfolk, VA 23502-4952
EDI: WFFC.COM Sep 02 2017 01:38:00
14670994
                                                                         Wells Fargo Bank N.A.,,
                      d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657
EDI: WFFC.COM Sep 02 2017 01:38:00 Wfds, Po Box 1697, Winterville, NC 28590-1697
14665799
                    +EDI: WFFC.COM Sep 02 2017 01:38:00
                    +E-mail/Text: collections@widgetfinancial.com Sep 02 2017 01:52:35 Widget Financial,
14665800
                       2154 E Lake Rd, Erie, PA 16511-1140
                                                                                                                            TOTAL: 12
               ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                    NATIONSTAR MORTGAGE LLC
cr
cr*
                    +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VF+Coml Accept, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303
                                                                                         Norfolk, VA 23541-1021
14682908*
                    +Convergent Outsourcing, 800 Sw 39th St, Renton, WA 98057-4975
+Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonvill
+Fedloan, Po Box 60610, Harrisburg, PA 17106-0610
14682909*
14682910*
                                                                                             Jacksonville, FL 32256-0596
14682911*
14682912*
                    +First Data, 265 Broad Hollow R, Melville, NY 11747-4833
                    +Fnb Cons Disc Co, 908 Park Ave, Meadville, PA 16335-3331
+Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497
14682913*
14682914*
                    +Matco Tools, 4403 Allen Rd, Stow, OH 44224-1096

+PNC Bank, National Association, 3232 Newmark Dr., M

+PNC Mortgage, PO Box 1820, Dayton, Ohio 45401-1820

+Penelec, PO Box 16001, Reading PA 19612-6001
14682916*
14682920*
                                                                                              Miamisburg, OH 45342-5421
14682921*
14682918*
                    +Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
14682919*
                    +Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952 +Wfds, Po Box 1697, Winterville, NC 28590-1697 +Widget Financial, 2154 E Lake Rd, Erie, PA 16511-1140
14682922*
14682923*
14682924*
                                                                                                                          TOTALS: 1, * 16, ## 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

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District/off: 0315-1 User: dkam Page 2 of 2 Date Rcvd: Sep 01, 2017 Form ID: 3091 Total Noticed: 30

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2017 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com
John E. Nagurney on behalf of Joint Debtor Melissa M. Vancise courtnagurney@zoominternet.net
John E. Nagurney on behalf of Debtor Cloid J. Vancise courtnagurney@zoominternet.net
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 5